Message from the Chairman
About the Foundation
Partner Organizations
The Village Champions
Water Management
Income Enhancement
Rural Health
Family Life Education
Alternative Energy
Trustees
Our Team
Use of Funds
Events
The basic development needs of rural India are well known. Injustice and above all abject poverty must be tackled, and access to clean water, dependable energy, public hygiene, vocational skills, education and healthcare must urgently be improved.

Despite some setbacks, the Sehgal Foundation can look back at the year 2005 with great satisfaction. Our operations expanded to eight model villages. In addition, we have partial activities in fourteen satellite villages. The local (vernacular) media on its own initiative has extensively covered our work. This has resulted in new communities giving us a very special and warm welcome.

The replication of our Integrated Sustainable Village Development (ISVD) model has become somewhat easier. We added an "Alternative Energy" program to our ISVD model, as we believe that a reliable and affordable source of energy is a prerequisite for any development.

Our Community Center at Ghaghas is now up and running. Activities such as health camps, Family Life Education (FLE) sessions, Village Level Institution (VLI) meetings and other events are now held there regularly. The Community Center is also used for the demonstration of development technologies that the Foundation introduces in the villages.

The construction of the Institute for Rural Research and Development (IRRAD) in Gurgaon began in late 2005 and is expected to be completed in 2007. IRRAD will play an important role in our expansion strategy by developing linkages with the public and private sectors and by pursuing partnerships with other NGOs to accelerate the development process. It will have three cells: one for the training of Village Champions (VCs), one for rural research, and the third one for advocacy.

The nature of our relationship with other organizations has been changing. We used to predominantly receive requests for funding, but now most of the requests are for technical assistance, workshops and training. Our linkages with government departments and other expert organizations have also increased significantly. This is particularly noticeable in our rural health and income enhancement (agriculture) programs.
Message from the Chairman

In most of our villages the Village Level Institution (VLI), and Village Education Committee (VEC) now have the capacity to directly interact with the respective government authorities. This year we held two advocacy workshops, where government functionaries relevant to all our programs came together to holistically address development issues. They appreciated our approach of having relevant partners involved in the projects, that is, the community, the government, the Foundation, and expert organizations as needed.

A challenge we faced this year came from a few village religious leaders. They wrongly felt that the Foundation might take the villagers away from their religion, and did not understand that we were a non-religious and non-political organization. We stand for full respect of all religions. Our people handled this unwarranted fear exceedingly well by meeting with the religious leaders in their villages both individually and collectively to discuss their concerns. Meetings were also held between religious leaders and the beneficiaries of the programs. To a large extent this problem has been resolved, but it has the potential to flare up again. From this episode we learned that communication is key to resolving differences. In older societies such as Mewat, the prejudice and suspicion of outsiders can be deep-rooted. The only way to overcome it is through good work, better communication, complete transparency, and involvement of all stakeholders.

Capacity building has been a key component of our development strategy. It has been extremely satisfying for us to see some of our FLE students become excellent FLE instructors and make the jump from being shy youngsters to being confident speakers. One of the instructors even participated as a panelist at a national conference of the Centre for Development and Population Activities (CEDPA) held in Delhi.

The Foundation is a keen supporter of biodiversity protection. Since its inception it has funded environmental conservation initiatives both in India and abroad. Closer to home, we have initiated a campaign to reforest the Aravali mountain range, which presently stands bare and brown. In the past, serious deforestation has taken place as villagers have cut trees for fuel. The cutting of trees has led to frequent droughts. Our project involved meeting the community and agreeing to protect a demarcated area of the hill for forestation. Fortunately there are sufficient rootstocks remaining, which will require only three or four years to grow back if properly protected from people and grazing animals.

The Foundation believes in the realization of the UN Millennium Development Goals. In recognition of its efforts towards these goals, the Foundation was granted Consultative Status with the UN Economic and Social Council (ECOSOC) in 2005. The Foundation is also a part of the Clinton Global Initiative and has made several commitments in the area of poverty reduction in India's rural communities. The Foundation represents the state of Haryana at Credibility Alliance (www.credall.org.in), an organization whose aim is to promote an ethical code of conduct for all Indian NGOs.

The key to success in development work is keeping up the morale of the social workers and helping to create a framework in the villages for good local governance. To do this we need to be creative. This year we organized meetings between the Sarpanchs (head of village council) from all our villages. We also arranged inter-village visits for VLI members. Overall we learned that, though in terms of efficiencies we operate like a corporation, in social work implementing democracy and developing a civil society is a vital component for transformation and sustainability. Our ISVD model is fine-tuning a happy balance between speed and effectiveness.

We are very proud of our grassroots workers who have been felicitated both at the national and local level by the government and other NGOs. I thank them and our resource staff, our partners and the villagers who have worked hard to contribute to rural development. I wish them all much success and satisfaction in the years to come.

Suri Sehgal
Our focus is sustainable development in India’s village communities (Rural Development). In addition, we are engaged in research in crop improvement at facilities leased from International Crops Research Institute for the Semi-Arid Tropics (ICRISAT), Hyderabad. Both in India and outside India, we support research in conservation of biodiversity and genetic resources.

Our Mission:
- To make a visible difference in the quality of life of rural people through better health, education, skills building and increased income
- To help increase farm productivity by promoting sustainable agricultural practices and linking farmers to markets
- To undertake crop improvement research, and support programs in biodiversity and genetic conservation
Endowments

William L. Brown Center (WLBC)

In 1999-99, the Foundation helped to create an endowment at Genetic Resources Communication Systems (GRCS) with a contribution of $1 million. In 2001, the assets of GRCS were transferred to the Missouri Botanical Garden (MBG) in St. Louis, Missouri, USA. At that time the Foundation provided an additional grant of $0.7 million, which was matched on a 1:2 basis by MBG. The endowment established the William L. Brown Center (WLBC) for Genetic Resources at the Garden. The Center is dedicated to the study and conservation of useful plants and associated traditional knowledge. With additional funds of $0.5 million from the Foundation in 2005 and matching funds on a 1:3 basis by the Danforth Foundation, the endowment now stands at $5 million.

Center for Conservation Science (CCS)

Ashoka Trust for Research in Ecology and the Environment (ATREE) was established in 1996. Since then it has actively promoted conservation of biodiversity, protection of the environment, and sustainable use of natural resources. The Sehgal Foundation has been supporting ATREE since 2001. In 2005 ATREE established the Center for Conservation Science at their headquarters in Bangalore, Karnataka. With the addition of $400,000 in 2005 to the earlier grants from the Foundation and the several matching funds, the endowment now stands at over $2 million. Upon completion, the Center will have eight endowed fellows, one each in Plant Taxonomy, Insect Taxonomy, Mammal Ecology, Plant-Animal Interactions, Biodiversity Information, Animal Ecology, Ecosystem Ecology, and Conservation Genetics. The Center uses an interdisciplinary approach to address environmental, biodiversity and sustainable development issues.

International Crops Research Institute for the Semi-Arid Tropics (ICRISAT)

In 2003-04, the Foundation helped ICRISAT to create an endowment primarily for improving resistance to downy mildew disease in millet (bajra), and to grain mold and shoot fly in sorghum (jowar). A part of the income from the endowment is used to support research in sustainable management of natural resources in rural Gurgaon. The Foundation contributed a total of $2 million that was matched 1:1 by ICRISAT. The endowment now stands at $4 million.

Trees for Life (TFL)

TFL is based at Wichita, Kansas, USA, and has been active in India since the early 1970s in the areas of education and promotion of tree plantings. In 2001-03, in recognition of its good work over the previous three decades and in order to contribute to its sustainability, the Foundation contributed $0.5 million to help establish an endowment. TFL is expected to contribute matching funds on a 1:1 basis, which will bring the endowment up to a total of $1.0 Million.

Dharma Vana Arboretum (DVA)

The Foundation pledged a grant of $0.5 million in 2005 as seed money to establish DVA. The arboretum will be spread over 455 acres of land in the town of Bhongir, 50 km from the city of Hyderabad in Andhra Pradesh. When completed, DVA is expected to be the largest arboretum in South Asia and the first of its kind in India. Its primary mission is to collect and preserve the rich biodiversity of India and focus attention on the 365 endangered indigenous plant species.

Small Grants, 2005

- Science Center of Iowa, USA
- Iowa Natural Heritage Foundation, USA
- Museum of Modern Art, New York, USA
- Metropolitan Museum, New York, USA
- WGCC Public TV, Florida, USA
- NY Historical Society, USA
- The Play Company, New York, USA
- The Smile Train, New York, USA
- Orient Land Trust, Colorado, USA
- The George Foundation, Bangalore, India
- Akshara Foundation, Bangalore, India
- Naveenjyoti Delhi Police Foundation, Delhi
- Action for Food Production (AFCRO), Delhi
- Gandhi College, Ballia, Uttar Pradesh, India
- Aravali Vikas Sangathan (ARAVIS), Gurgaon, India
- For tsunami relief: United Nations Foundation, India; Charities Aid Foundation, India; SOS Children’s Villages of India; The American India Foundation; South Indian Federation of Fishermen Societies, Trivandrum; Times Foundation, Delhi
The highlight of the year has been our experience in inducting the Village Champions (VC). The VCs were selected on the basis of skills required to lead the community from within and were intensively trained by the Foundation. The introduction of dedicated VCs has made the process of transformation of each village a much more participatory one.

Our first batch of six VCs has performed exceptionally well. They are rapidly evolving as leaders and good communicators. In Indian culture young people generally do not speak up before the elders, but the young VCs now boldly, yet respectfully, converse with them. Though they compete with each other for success, they nevertheless assist each other when the need arises. They are true team players.

Processes established

Developing Village Champions involves three stages:  • Selection • Training • Support

Selection

The selection process involves recommendations from our grassroots workers and the local people known to us. The candidates go through an initial screening session where some are selected for the next round. This consists of a workshop where candidates take part in activities like role-playing, brainstorming, writing and expressing their views on specific topics. Those who are selected are put through a rigorous training schedule.

Training

The six-month training for the VCs comprises theory classes, exposure visits, classroom activities, assignments and apprenticeships. The VC curriculum includes all the core programs including Community Mobilization. Training is also given in proposal writing, documentation, media relations, bookkeeping, and IT. At the end of the six months, all the VCs felt that this had been the best training experience of their educational lives so far.

The highlight of the training this year was a competition to construct roof water harvesting systems for the schools in our model villages. There were three modest awards of Rs.2000 ($44†), Rs.1000 ($22) and Rs.500 ($11). The VCs were divided into three groups of two each, and they independently handled the entire project from conceptualization to the finished product, including approaching the community for support. The criteria for winning were:

- Community involvement
- Cost-benefit analysis
- Technical considerations
- Project proposal, documentation and account keeping
- Presentation of the finished project to the community

† 1 USD = 45.5 INR, as of date: 23 May 2006, www.xe.com
The Village Champions: A Success Story

The Ghaghas School won the competition amid much cheering by all the teams. This project gave the VCs a boost of confidence and a sense of pride for having made a concrete contribution to the village.

Support

While the Foundation is there to give support and guidance, it does not micro-manage the VCs. The VCs have an ISVD road map with annual milestones for all programs. A quarterly action plan is prepared along with the Program Leaders. Beyond this, the Foundation gives the VCs freedom to manage their activities.

Getting Started

Some small spontaneous initiatives by the VCs have served as entry points for our work and got us goodwill in the villages. For example, Jormal of Notki village had a problem with his domestic wastewater, which collected as a puddle before his house and also flowed into the neighbor’s premises, causing quarrels. When the VC assisted in getting a soak pit built, it solved a long-standing issue. The VC also noticed that almost no one in the village knew about HIV/AIDS. So, on his own initiative he conducted an information session for 50 people.

In Karheda, the VC met with Lakshmi, who told him that the lack of latrines was a big problem for women and children, as most of the land belonged to farmers who erect thorny fences and prohibit trespassing. Though poor, Lakshmi considered it a priority and got the Foundation’s cheapest latrine model built in her house. She is now delighted with the result, and tells her visitors that she no longer has to undergo this daily struggle. Another initiative taken by the VC was to organize a highly successful exposure visit for the Karheda villagers, including women, to the neighboring model village Ghaghas. This led to a better appreciation of the Foundation’s work and resulted in the establishment of two FLE centers.

The VC of Agon village noticed that the location of the library was wrong, as it was not easily accessible. He shifted the library to the more accessible high school and launched a campaign to enroll members. He took books to village meeting places, like tea stalls, and encouraged people to borrow books from the library. As a result, the library picked up 93 paid members in six months.

The VC in Goela village gave a boost to the group of villagers working with our team. The group, in turn, now collects community contributions, works with the government and monitors the work of NGOs. They got six hand pumps built, repaired the school and organized teachers. They have worked with the NGO World Vision to build a road and install 78 latrines. The group holds monthly meetings and delegates responsibility among the members. They are happy to ask the Foundation for assistance whenever needed. This year they were registered as a VLI.

In Rangala village, people are very pleased with the VC’s contribution to agricultural output. Farmers Dinu, Issac, Azad and Yasin all say that the knowledge they received on intercropping and improved farm practices helped them to increase their returns fourfold. Now they plan to increase their acreage using the same techniques. The VC has also managed to establish a direct link between the government agriculture department and the farmers. Now they are able to avail themselves of the various government benefits.
Reality Check
Throughout the year the Foundation has been holding periodic sessions to discuss the VCs’ experiences. When the VCs started work in their allotted villages, their initial euphoria soon evaporated in the face of repeated criticism and suspicion from the community. The VCs felt that many of the problems arose due to religious issues, petty village politics, deep-rooted superstitions, outdated information and people backing out of commitments. However, they found the inner strength to tackle the problems head on. As one VC remarked, “In order to lead the community, we had to change ourselves. We had to bring about our own inner transformation first. After all, we have been brought up in the same culture.” We have to remember what Gandhi said: “Be the change you wish to see in the world.”

Now, after a year has passed, the VCs delightedly acknowledge their personal growth and successes. Here are some of their observations:

“I have become self-confident, expressive and am better able to manage my temper.”
“I learnt to speak thoughtfully, be affectionate, be less temperamental, be humble, open and truthful.”
“Initially little problems worried me, but now I am not afraid to tackle even the big things.”

Though we are pleased with our success with the first batch of VCs, it would be untrue to say that the selection and training of the second batch has been easy. It is difficult to find good people and even more difficult to find people who are willing to sweat it out in dusty and dirty villages. We need very special people and unfortunately they seem to be a rare breed. We need doers who are capable of bringing about real change. We have no choice but to search for them until we find them.
Water Management

Clean water is a scarce commodity in most parts of the developing world and rural India is no exception. Most households do not get running water at home and are reliant on community taps. Erratic supply at these taps forces people to use hand pumps, wells and village ponds to meet their daily needs. The arid climate and the population pressure make the scarcity worse. The core of our Water Management program is water literacy: to make the community aware about the urgent need of water conservation.

This year we strengthened our initiative by holding a “Jal Chetna Yatra,” or water awareness walk. The event took place in June and covered eight villages of Nagina block. Participants walked from village to village, stopping on the way to discuss the water crisis and its solutions. Banners, posters, and loudspeakers were used to spread the messages. Local government officers joined the walk and the local press and television covered the event.

The popularity of the walk resulted in several other villages asking us for assistance in water management. The most dramatic effect was seen in the village of Goela. There, after three years of indifference, we finally got the community to cooperate for the construction of not just one, but three recharge wells.

Our water awareness campaign has also been strengthened by building permanent roof water harvesting systems in schools. We hope to take our initiative further in the next year by involving even more students, teachers, Panchayat members, opinion leaders and government officers in our awareness campaign.

Path of progress

In a surprisingly assertive step, the Panchayat of Ghaghas village took over the responsibility of water supply from the government’s Public Health Department. This act is explained by a growing water consciousness and a determination by the people to take charge of this important resource. Earlier the water supply had been erratic and there was a lot of water wastage. Now, the youth of Ghaghas run the bore wells that supply their village, and eight others, at community-decided timings. They also maintain the bores with government help.

Public water supply outlets that have been converted into a comprehensive assembly of taps, stand posts and soak pits continue to be successful. Their number now stands at 142. The earlier absence of taps meant that water flowed on to the street when the supply was on. Now there is no wastage, no slush, no water contamination and improved water pressure for the entire village. The community has become involved, and theft of taps has decreased. The sturdier and better-designed taps have also helped. Pleased with our work, the Public Water Department has become our partner in this endeavor and sanctions the taps we recommend.
Getting water from hand pumps in Indian villages can be a messy affair, as the slippery slush surrounding the pump makes maneuvering difficult. The Foundation decided to improve the design of the hand pumps. The new model features a concrete platform surrounded by gravel, and water that splashes over is now diverted into a soak pit. This model provides dry surroundings and is user friendly. There are six such hand pumps in our villages.

Many village wells are in a state of disrepair. They need to be deepened, and safety and convenience structures need to be built around them. This year, the Foundation constructed three wells and repaired two others. A total of 15 recharge wells for water harvesting and three wells for wastewater disposal have also been built.

The success of the Gaitwala check dam prompted the community in Ghaghas to build another one, Gulerwala. The first dam brought home to the community a much greater potential for harvesting water from the Aravali mountain range and so they contributed Rs.17,250 ($379) towards the new dam. The Foundation covered about 80% of the cost of construction of the dam. The dam collects about 1,62,000 kiloliters of water during the monsoon months. Check dams constructed in Rangala Rajpur have helped in harvesting about 159,000 kiloliters of rainwater. This has saved 40 acres of crops from flooding and has helped to irrigate another 50 acres of Panchayat land that otherwise would have been left uncultivated due to severe dryness.
Technical Assistance to Other Organizations

This year the Foundation received several requests to share its technical know-how in water management with other organizations:

Navjyoti Delhi Police Foundation initiated a water sensitization program at the Maha panchayat of 35 villages in Sohna block. As a result the Panchayats decided to adopt rainwater harvesting technologies and tree planting. Navjyoti asked the Foundation for technical help for this project. Water literacy sessions and an exposure visit to our model villages were organized for Navjyoti staff and villagers. We assisted them in building the Dev Vani Check Dam using local material and without cutting any trees.

The Foundation's Water Management Program Leader was invited by the Great Indian Dream Foundation to conduct a water literacy session for its staff and provide technical input for the site selection and design of ten check dams in the district of Guna in Madhya Pradesh. This initiative was funded by Gas Authority of India Limited (GAIL). It has begun providing income to the villagers in the form of fisheries and also helps recharge the groundwater.

The Foundation provided technical assistance to Haryana Urban Development Authority to conceptualize a rainwater harvesting program for Gurgaon city to reduce the flooding of low lying areas and arrest the alarming rate of groundwater depletion. In 2005 we also helped a Gurgaon Resident Welfare Association to set up eight rainwater harvesting units.

We trained staff of Aravali Vikas Sangathan (ARAVIS) and helped in building a check dam, two recharge wells, two bore wells for recharging and two roof water harvesting units for demonstration. These have been built in the villages of Daula and Alipur in Gurgaon district.

The Maulvis of Firozpurnamak requested our assistance to clean up the dirty pond in front of their mosque. The pond was a result of wastewater collecting from the mosque. We built a soak pit to hygienically drain away this water.
Income Enhancement

The emphasis in our Income Enhancement Program over the past few years has been on agriculture, entrepreneurship and the establishment of Self Help Groups (SHGs). This year the Foundation not only promoted sustainable agricultural practices, but also linked up with the United Nations Development Program (UNDP) to set up an endogenous tourism project at Jyotisar, Kurukshetra. The Foundation provided training in entrepreneurship, formed SHGs and is preparing a database of farmers so that interventions can be tailored to meet individual needs.

Better Agricultural Practices

Since 2003, this program has benefited nearly 428 farmers in eight villages. Nearly 130 farmers planted more than 2000 trees for fruit, fodder and shade, and 125 farming families set up vermicompost units. These units are generally run by women from home and thus provide them with additional income. Impressed by the quality of the earthworms, the local government authorities purchased earthworms from these units for use in similar programs elsewhere.

In 2003, the Foundation introduced drip irrigation to the farmers but failed to find much acceptance due to its high cost. This year we tried again but this time with a different, low-cost system from International Development Enterprises (IDE). We believe IDE’s system will be accepted by the farmers over time.

To familiarize farmers with drip irrigation and its benefits in water conservation, we took farmers for exposure visits to Nimrana village and Uniflora Seed Company’s farms in the Gurgaon area.

The Foundation also created new links with the Assistant Director of Agriculture, Horticulture Department, Delhi, and Agriculture Department, Haryana.
Fruit and Vegetables Farmers’ Associations

The establishment of three fruit and vegetables farmers’ associations has been one of our success stories. Over the last four years the cumulative turnover has been Rs.75 lakhs ($163,405). On average, the members are now able to get a 20% higher price for their vegetables. However, in 2005 the number of beneficiaries came down slightly. This has been largely due to struggles within the community.

Endogenous Tourism Project, Jyotisar

Jyotisar, in the Kurukshetra district of Haryana, is considered a holy town. It is believed to be the place where Lord Krishna recited the Bhagavad Gita to Arjun. Jyotisar is high on the domestic tourist map, attracting about 700 visitors per day. However, the local population does not benefit from the tourist traffic. Nearly two-thirds of the households are landless with no marketable skills and earn about Rs. 2,500 ($54) per month. In 2005, the Foundation got involved with the UNDP-funded Endogenous Tourism Project to increase the earning capacity of the population in Jyotisar. The three-year project, with a budget of Rs.50 lakhs ($109,998), is jointly implemented by the local government and the Foundation. The government is to construct an ethnic bazaar, improve roads and sanitation, and provide the basic infrastructure. The Foundation works with the community in training and capacity building.

The Sehgal Foundation started several new activities this year in Jyotisar. These include:

- Setting up two SHGs to train women in textile techniques, painting, craft, sewing and embroidery. The training is conducted by the National Institute of Fashion Design (NIFD)
- Setting up a FLE Center to educate adolescent girls about reproductive health and other life skills. The first batch of 24 girls completed their course this year
- Identifying men and women who could train as tourist guides and run small cafes
- Developing two ponds by diverting surplus water from a nearby irrigation canal
Freedom from Dairy Debts: A Case Study of Kavita

In the Mewat area of Haryana about 30% of the population supplements its income by selling milk. The families usually take a loan from the Dudhia, a milk collector or middleman, to buy their buffaloes and start their business. As they have no money to repay this loan, the payment is made by selling the milk back to the Dudhia. However, the Dudhia imposes two conditions, both highly unreasonable: that he will be the only buyer and that he will set the price of the milk. As the Dudhia sets an unfairly low purchase price, the families are unable to pay off their debt for a long period of time.

To break the control of the Dudhia, Kavita, of the Goela village, joined the SHG. With her first SHG loan of Rs.5,000 ($110) she paid off the Dudhia. Then she started selling milk to the newly established Yadav mini-dairy in their village at a higher price. By March 2004 Kavita had repaid her entire loan to the SHG. In August 2004, she felt confident to borrow another Rs.10,000 ($220), which she used to buy another buffalo. Now with two buffaloes she can not only sell milk throughout the year but is also able to meet her family’s need for milk. After just five months, she was able to repay her second loan too. Before joining the SHG, Kavita’s annual income from dairy was Rs.9,600 ($211). She now makes Rs.24,480 ($538) —a 155% increase! Pleased with her newfound prosperity, Kavita is considering taking another loan from the SHG to expand her business.
Self Help Groups

SHGs have proved to be one of the most powerful tools of economic empowerment in rural areas, especially for women. The table below summarizes the state of our SHGs, whose robustness is indicated by the amount of loan repayments and savings of the members.

Performance of Self Help Groups in 2005

<table>
<thead>
<tr>
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<th>Goela</th>
<th>Ghagas</th>
<th>Agon</th>
<th>Jyotisar</th>
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<tbody>
<tr>
<td>No. of SHGs</td>
<td>4</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>SHG started</td>
<td>Dec'03</td>
<td>Mar'03</td>
<td>Feb'04</td>
<td>May'05</td>
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<tr>
<td>Special Feature</td>
<td>1 BPL*</td>
<td></td>
<td>1 male SHG</td>
<td>1 BPL* and 1 handicapped (male &amp; female)</td>
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<tr>
<td>Members</td>
<td>52</td>
<td>22</td>
<td>41</td>
<td>48</td>
</tr>
<tr>
<td>Collection</td>
<td>Rs. 1,09,530 ($2,409)</td>
<td>42,100 ($925)</td>
<td>1,57,053 ($3,454)</td>
<td>23,739 ($522)</td>
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<td>Repayment</td>
<td>Rs. 1,38,490 ($3,046)</td>
<td>1,28,704 ($2,829)</td>
<td>34,200 ($752)</td>
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<tr>
<td>Bank Loan</td>
<td>90,000 ($1,980)</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
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<td><strong>Total Loan</strong></td>
<td>Rs. 2,44,762 ($5,385)</td>
<td>95,000 ($1,980)</td>
<td>1,44,575 ($3,181)</td>
<td>-</td>
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<tr>
<td>Productive Loan</td>
<td>Rs. 2,00,000 ($4,400)</td>
<td>65,000 ($1,430)</td>
<td>25,900 ($570)</td>
<td>-</td>
</tr>
</tbody>
</table>

*Below Poverty Line

**Money available for lending is from collections, repayments and bank loans

Entrepreneurship

This year the Foundation enlisted an entrepreneurial training organization, I Create, to hold workshops in several villages. Young people were informed about ways to start and run a business. Demonstrations were also given in pickle making, soap making, candle making, chalk making, embroidery, catering, mobile phone repair, and auto-rickshaw repair. Potential entrepreneurs have now been identified by the Foundation. To provide appropriate vocational training to potential entrepreneurs, the Foundation recently signed a Memorandum of Understanding with Des Moines Area Community College (DMACC), Ankeny, Iowa, USA. We expect this association with a well-known and respected US community college to be mutually beneficial in the future.
Our Rural Health Program seeks to promote a healthy way of life among the villagers. The main objectives of this program are awareness of health needs of women and children, control of preventable diseases including sexually transmitted ones, combating superstitions and promoting smaller and healthier families.

The salient features of the program this year have been as follows:
- Capacity building of the community health volunteers
- A positive shift in the community towards family planning, with more men opting for it
- Strengthening linkages with the local government health bodies and other organizations, such as All India Institute of Medical Sciences, Population Foundation of India, Delhi Council for Child Welfare, and Hindustan Latex Family Planning Promotion Trust

**Improving Village Health Services**

The government’s rural health infrastructure leaves much to be desired. Most of the village Primary Health Centers and health sub-centers are poorly maintained, with rudimentary structures and erratic presence of trained medical staff. Though the Panchayat is responsible for the overall well-being of the village, community health remains a neglected area.

In light of this, the Foundation, in partnership with the Population Foundation of India, set up a pilot project to help strengthen the government health delivery system in nine villages. The project involved a comprehensive baseline survey of the health care provided in the villages, development of a strategy to improve the government services, and capacity building of the Panchayat.

Due to this initiative, the Panchayats that were previously inactive are now actively mobilizing people for “Reproductive and Child Health” sessions, polio drives, and cleanliness drives in the villages. In some villages the Panchayats have repaired and re-opened their health sub-centers, and in others they are trying to start new ones.

In all the nine project villages, Village Health and Sanitation Committees (VHC) have also been formed. These comprise the auxiliary nurse midwife, local dais (midwives), Anganwadi workers, registered medical practitioners, and Panchayat members. The VHCs are promoting good health and pursuing community needs with government authorities. Owing to the encouraging results of this pilot project, the Foundation is now considering extending this program to other villages.
I am happy to answer any question about reproductive health... now I help to distribute birth certificates, contraceptive pills and TB medication.

Vimla – The Community Health Volunteer

This is a story of one woman’s determination; a story full of hardship and struggle but also strength and sincerity. This is Vimla’s story.

Vimla is a 35-year-old, illiterate woman from Agon village. By day she works as an agricultural labourer and by night she looks after her six children. Life is tough, as work is hard and badly paid. Vimla’s husband is a mason who only occasionally finds some work.

Vimla joined the Foundation’s SHG in January 2004. A year later she applied to become a Community Health Volunteer (CHV). The CHVs are intended to be a reliable source of health information for their village. Their responsibilities include:

- Spreading information that leads to good health
- Identifying symptoms, then referring to appropriate health professionals
- Assisting government health functionaries in conducting community programs

As Vimla was illiterate we were not sure she would be able to do the job. However, Vimla was sure she wanted to give it a try. Her enthusiasm and maturity won us over. Vimla’s training included immunization, cleanliness and sanitation, diarrhea management, tuberculosis, family planning, reproductory tract infections, and method of safe delivery.

During training, Vimla completed all her assignments with care, taking her children’s help to write. After becoming a CHV, Vimla initially faced jealousy from other women, but with her sincerity and persistence she has now become one of the most trusted CHVs. Vimla is looked up to, not just by other women, but also by the auxiliary nurse midwife, who takes her help in distributing birth certificates, contraceptive pills, and TB medication.

Leading by example, Vimla got a tubectomy done and is now happy to answer any question about reproductive health. Due to the concerted efforts of CHVs like Vimla and all our other field staff, more and more people from the community, including men, are coming forward to adopt modern family planning methods.

Today Vimla is a highly respected woman who earns Rs.1000 ($22) per month and has managed to purchase school books for her children and a second set of clothes for herself.
Eye Camp

In many villages where our teams work, there are a large number of people with eye problems. These could be easily treated if the facilities were available. The absence of such facilities prompted us to request All India Institute of Medical Sciences, which has a community outreach program, to provide service in our villages. We organized a cataract camp at Nagina village, where 439 patients were screened and subsequently 111 (50% women) were surgically treated free of cost. A follow-up camp was held to examine the operated patients. Only one patient developed post-surgical complication. The success of our Eye Camp has resulted in our decision to hold more such camps.

Polio Program

In India, polio is still a problem. The government’s Pulse Polio Immunization program has brought the number of cases down from 2,500 in 1995 to 58 in 2005. However, eradication is still not in sight. So far, the Foundation has helped to immunize about 9,172 children in its area of operation. In addition, this year we organized a camp in collaboration with Delhi Council for Child Welfare (DCCW) to assist children afflicted with polio. The DCCW has a free rehabilitative program for underprivileged and handicapped children. A total of 113 children from 15 villages were registered for the camp, of which 29 were short-listed for surgery, 58 were immediately provided with disability aids, 22 were advised physiotherapy, and 5 were referred to nearby hospitals.

Sanitation

The graph shows an increase in consciousness towards sanitation requirements. There has been a general increase in the number of people using latrines and soak pits designed by the Foundation. This has led to both cleaner streets and surroundings.
An irony in India is that there is urban India, where many children have computers at schools and at home, and there is rural India, where many children have never seen the inside of a classroom. The schools, if they exist at all, are poorly equipped, have no or unreliable electricity, and have no access to clean water or toilets. Our FLE program is meant to fill the gap between urban India and rural India.

The program has two components: informal education for adolescents, provided by the Foundation, and assistance to government schools in those areas where they need help.

This year the highlights included:
- Setting up of libraries
- Initiating life-skills camps for boys
- Introducing health checkups for FLE girls

In the FLE centers, new skills like embroidery and rug making have been introduced, and this year 146 girls completed the long-term curriculum, bringing the total to date to 830.

**Short Camps or Long Term Courses**

In partnership with CEDPA, we took a look at whether it was better to take a long-term approach to imparting life skills or to do short camps. The study indicates that the short camps work better for school-going students, while the long-term approach is better for the illiterate and young people in the 15-18 age group.

<table>
<thead>
<tr>
<th>Village</th>
<th>Number of participants</th>
<th>Camp (Girls)</th>
<th>Camp (Boys)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Long-term (Girls)</td>
<td>Camp (Girls)</td>
<td>Camp (Boys)</td>
</tr>
<tr>
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</tr>
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<td></td>
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<tr>
<td>Dalabas</td>
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<td></td>
<td>23</td>
</tr>
<tr>
<td>Bhadas</td>
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<td></td>
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</tr>
</tbody>
</table>
...now I can go to school along with my brother... I had never seen the inside of a classroom.

FLE Evaluation

The FLE program was evaluated in our model villages. The objectives of the evaluation were to:
• Find the segment of girls who had not undergone our course
• Determine the impact of the course on the girls who had completed it
• Identify the aspects that needed strengthening

The findings from the study are as follows:
• In a village, about 55% of the girls between the ages of 14 and 16 complete the FLE curriculum
• Out of the 55% of girls in a village who complete the FLE curriculum, about 78% are illiterate when they join the course
• Out of the girls who completed the curriculum and got married, only about 25% use a family planning method. This indicates that we need to do more work to convince the girls of the negative impact of population growth, both at the family level and at the national level
• The majority of girls who completed the curriculum want to delay their age of marriage to 17-20 years old
• About 50% of FLE girls start earning Rs.50-500 ($1-11) per month
• The health checkups revealed that most of the girls had reproductive track infections and some of them even had non-infectious tuberculosis

Involving Young Men

Some of the initiatives the young men have been involved in include:
• Maintenance of the water supply
• Cleanliness drives
• Revival of natural water springs
• Coaching children in studies
• General repairs of public and religious facilities
• Construction of water tanks
• Planting trees at schools

This year, for the first time, camps for young men were also conducted in seven villages. The intention was to have the men discuss their life’s goals and the challenges they face, and to clear myths and provide authentic information on family life issues.
Over the last year, we have been exploring practical and low-cost energy options that could be easily available to the villagers. Since alternative energy uses renewable resources like the sun, wind, water or plants, it is environmentally friendly and sustainable. This year the Foundation formally included an Alternative Energy program as a part of its ISVD model. As a result we introduced solar streetlights and home lighting systems in our model villages.

The response from the villagers has been overwhelming as conventional electricity connections are available to a privileged few, while the rest of the villagers survive by hooking illegal connections to a main line. Even those with a legal connection are not guaranteed a reliable power supply. On average, power is available for 7-8 hours a day, 5 of which are at night.

Now with solar lighting villagers are able to move around after dark. This makes the villages more secure, and the communities are willing to contribute in every way to have more streetlights installed at strategic locations in the villages.

Support to Schools

Last year, we began exploring whether the Village Education Committee (VEC), which in most instances exists in name only, could be made effective and could be used to improve the state of the schools. The VEC is made up of the important members of the village and includes the auxiliary nurse midwife, schoolteachers, parents, women representatives, and Panchayat members. All the educational initiatives of the Foundation are implemented through them.

The VECs have been engaged in the following activities, some of which may appear small, but represent a significant mind shift:

- The VECs have asked the government to fill teacher vacancies. While the government is looking at the issues, the VECs have motivated the community to pay 50% towards the salary of temporary teachers. The Foundation has agreed to pay the other 50% for a specific period of time.
- The VECs have taken on the task of constructing latrines, water tanks, flag-hoisting platforms, and roof water harvesting systems, as well as repairing buildings. They have also been responsible for planting trees and holding classes on hygiene and cleanliness.
- The VECs organize the celebration of national holidays and have introduced the singing of the national anthem in school.

Libraries

Libraries play an important role in education. Most villages do not have libraries. This results in low literacy levels, poor results and limited general knowledge. Sometimes there is even a regression in students' literacy. In three of our model villages libraries have been set up as a part of the village school system. The librarian’s stipend comes from membership fees. Our experience has shown that the success of a library depends on having some basic comforts like a chair, a fan and a few cupboards. Good reference books and motivated teachers who encourage good reading habits also help.

Alternative Energy

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Founders

Dr. Suri Sehgal
Chairman of Board of Trustees
Dr. Suri Sehgal holds a PhD in plant genetics from Harvard University, and a diploma in business management from Harvard Business School. He is founder and chairman of Maize Technologies International, Austria, and Misa Hytech Seed International, Egypt. He is founder and former chairman of the Proagro Group of Companies, India.

Mrs. Edda G. Sehgal
Trustee
Mrs. Edda Sehgal is a co-founder and trustee of the Sehgal Family Foundation, USA, and S.M. Sehgal Foundation, India. Mrs. Sehgal was born in Breslau, Germany and immigrated to the United States in 1962 to pursue liberal art studies. Mrs. Sehgal served on the Board of the Proagro Group and of Global Technologies Incorporated, USA, from 1990 to 1998.

Trustees

Mr. Arvind Bahl is a founder Trustee, who was instrumental in setting up the Foundation. Prior to this he held key positions in human resources, strategic planning, and finance at Proagro Group of Companies, where he was also on the Board of Directors.

Dr. (Ms.) Nishat Farooq has retired as Director of State Resource Centre (SRC), Delhi, of which the National Nodal Centre for Gender Planning was also a part. Currently she is member of the national Book Promotion Committee of the Ministry of Human Resource Development and an independent consultant for UNESCO, NFUAJ (Japan) and NGOs.

Mr. Y.C. Nanda has 38 years experience in rural banking and central banking and retired as the Chairman of National Bank for Agriculture and Rural Development (NABARD). Presently he is a full-time Member of National Commission on Farmers.

Air Vice Marshal (Retired) S. Sahni has been working with Development Alternatives since 1987 and has expertise in land, water, forestry and income generation activities. He was appointed to the Government’s National Wasteland Development Board during 1991-94.

Mr. Jay Sehgal, is the Managing Trustee and Executive Director of the Sehgal Foundation. Having sixteen years of experience in Information Technology he also directs the IT Program of the Foundation. Jay worked for six years in leading private sector organizations in USA after graduating from the University of Iowa. Prior to joining the Foundation he was Director of Information Technology at Proagro Group of Companies, India.

Dr. Jagadish Shukla. is Distinguished Professor and Chair of the Climate Dynamics Program in the School of Computational Sciences at George Mason University, Virginia, USA, and President of the Institute of Global Environment & Society.

Mr. Om Thanvi is the Executive Editor of JANSATTA, a Hindi daily of the Indian Express Group and is also the Secretary-General of Editors Guild of India. He has been associated with many NGOs working in the field of rural development and education.
Our Team

GURGAON (RURAL DEVELOPMENT)

Ms. Anjali Makhija, Group Leader holds a master's degree in social work, Delhi School of Social Work. She has 14 years of experience in the area of health and integrated community development.  
Email: anjali.makhija@smsfoundation.org

Dr. (Ms.) Archana Mandal, Program Leader, Rural Health, graduated from Maulana Azad Medical College, Delhi and specialized in community medicine from Lady Hardinge Medical College, Delhi. She is a specialist in the training of health functionaries.  
Email: archana.mandal@smsfoundation.org

Mr. Ramesh Kapahi, Financial Controller, hold a master's degree in finance and marketing from Lal Bahadur Shastri Institute of Management (LBSIM), Delhi. He worked as an internal auditor for 16 years before joining the Foundation.  
Email: r.kapahi@smsfoundation.org

Dr. (Ms.) Ellora Mubashir, Program Leader, Communications, holds a PhD in plant biochemistry from Jawaharlal Nehru University, Delhi. She was the Manager of Biotechnology Regulatory Affairs at Proagro Seed Company, India, prior to joining the Foundation.  
Email: ellora@smsfoundation.org

Mr. B.R. Poonia, responsible for Community Mobilization, holds a master's degree in rural sociology from the University of Udaipur, and has 28 years of experience in community development. Prior to joining the Foundation, he was employed at CARE-India for 14 years.  
Email: br.poonia@smsfoundation.org

Mr. Lalit Mohan Sharma, Program Leader, Water Management and Infrastructure Building, is a graduate civil engineer, holds a master's degree from Indian Institute of Technology, Delhi, and a postgraduate diploma in construction management, and is a Fellow of the Institution of Valuers.  
Email: lalit.sharma@smsfoundation.org

Ms. Veena Sehgal, volunteer, Communications, holds a master's degree in personnel management from Osmania University, Hyderabad, and a diploma in public relations from Bhatiyah Vidya Bhavan, Hyderabad.  
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Ms. Lalima Srivastava, Program Leader, Family Life Education, holds a master’s degree in social Work from Lucknow University. She has 7 years experience in the field of health and urban community development.  
Email: lalima.srivastava@smsfoundation.org

Mr. Dilip Gandhi, Program Leader, Income Enhancement, holds an engineering degree from Devi Ahilya University, Indore, and is trained in entrepreneurship development. He has 14 years of experience in technology transfer of modern agricultural practices in villages.  
Email: d.gandhi@smsfoundation.org

Mr. Ryan Clutter, IT Consultant, holds a degree in computer science from Grand View College, Iowa, USA. He has worked as a senior network engineer at a leading US mortgage company, as well as at a regional US hospital prior to becoming a consultant for the Foundation. He has eleven years of experience in IT.  
Email: r.clutter@smsfoundation.org
The Field Team

Zafar Hussain
Kamlesh
Mahipal Singh
Jaan Mohammed
Razia
Sarveshwari Mishra
Sushil Bala
Urmila Gupta
Mohammed Siddique

Village Champions
Irfan Ali
Mohammed Ashlam
Arshad Hussain
Sayeed Ahmed
Mubarik Hussain
Mohammed Saheed

Hyderabad (Crop Improvement)

Dr. M.D. Gupta, Technical Director, holds a PhD in genetics and plant breeding from the Indian Agricultural Research Institute, Delhi. Dr. Gupta has 30 years of experience in plant breeding and seed enterprise management. Email: m.d.gupta@cgiar.org

Mr. H. D. Patil, Coordinator, Sorghum and Pearl Millet Improvement Program, holds a master’s degree in genetics and plant breeding from University of Agricultural Sciences, Dharwar. Prior to joining the Foundation Mr. Patil had worked for 30 years in sorghum breeding with Proagro Seed Company Pvt. Ltd., Hyderabad, and ICRISAT. Email: h.patil@cgiar.org

Dr. Amritendu Misra, Senior Scientist, Maize Breeding, holds a PhD in genetics and plant breeding from Bidhan Chandra Krishi Viswa Vidyalaya, Kalyani, West Bengal. Dr. Misra has 14 years of experience in maize breeding. Email: a.misra@cgiar.org

Mr. Moinuddin H. Haroon, Scientist, Corn Breeding, holds a master’s degree in genetics and plant breeding from University of Agricultural Sciences, Bangalore. He has worked for Advanta India Ltd., Bangalore, and Emergent Genetics, Hyderabad, in corn, sorghum and sunflower breeding. Email: h.moinuddin@cgiar.org

Mr. Partha P. Banerjee, Scientist, Corn Breeding, holds a master’s degree in genetics from Bidhan Chandra Krishi Viswa Vidyalaya, Nadia, West Bengal. Prior to joining the Foundation, Mr. Banerjee has worked as a hybrid rice breeder with Vibha Agrotech Ltd., Hyderabad. Email: p.banerjee@cgiar.org

Dr. Dev Vart Yadav, Scientist, Millet Breeding, holds a PhD in plant breeding from CCS Haryana Agricultural University, Hisar. He did his doctoral research work at ICRISAT, Patancheru, on genetics of CMS systems and identification of molecular markers for fertility restorer genes in pearl millet. Email: d.yadav@cgiar.org
Use of Funds

Since 1999 the total grants of the Sehgal Family Foundation amount to approximately US $17.6 million. Of the total grants, US $4 million were used by the Foundation for its development activities in India. Other direct grants to organizations working in India account for US $7.3 million. Grants to US and other International organizations account for the remaining US $6.3 million.

In 2005 total Sehgal Family Foundation grants amounted to US $2.74 million, of which US $1.75 million were used by the Foundation in India. Other grants to organizations for work in India totaled US $461,000. Grants to organizations in the US totaled US $534,200.

In 2005, the expenses of the S.M. Sehgal Foundation, India were US $1.53 million of which expenses for programs in Water Management were 4%, Income Enhancement 3%, Rural Health 3%, and Family Life Education 4%, Crop Improvement 14%. Support Services accounted for 9% of total expenses, grants to other NGOs 4%, Administration 2% and Capital expenditure 57%. The major Capital expense incurred this year was for purchasing land at Hyderabad.
Events 2005

JANUARY
• Started training the first batch of Village Champions.
• Organized an exposure visit of the farmers of Goela, Ghaghas and Goela.
• Library started in Ghaghas.
• Introduced new crop, baby corn, to Ghaghas, Rangala Rajpur, Khareda and Goela.
• Inaugurated library in Goela primary school.
• Panelist at Pravasi Bhartiya Divas, Mumbai.

FEBRUARY
• Started tree plantings in schools, community centers and houses of Agon, Ghaghas and Goela.
• Library started in Ghaghas.
• Training of entrepreneurial trainers in collaboration with I Create, Inc.
• Introduced new crop, French beans, at Goela and Ghaghas villages.
• Trustee meeting held at India International Center, New Delhi.

MARCH
• Library started in Agon.
• Development Newsletter (Vikas Patrika), Vol. 1, Issue 1, circulated house-to-house at Ghaghas, Agon, Rangala Rajpur, Khareda and Goela.
• Roof of Goela primary school repaired.
• Baseline survey completed in Jyotisar, Kunukshatra.

APRIL
• Village Education Committee formed in Agon.
• Two-day workshop on Stephen Covey’s “7 Habits of Highly Effective People” was organized at Suraj Kund, New Delhi for the Foundation’s team.
• Inaugurated library in Goela.
• Introduced new crop, baby corn, to Ghaghas, Goela and Agon villages.
• Organized meeting with ICRISAT to discuss soil nutrient control using groundnut.
• Organized an exposure visit of the villagers from Abhibhav, Nayagao and Rathod along with Naviyoti Foundation’s staff to observe the developments made in Ghaghas, Agon and Rangala Rajpur.
• The Deputy Commissioner of Gurgaon, Mr. Sudhir Rajpal, invited the Sehgal Foundation to discuss the “water crisis” in Gurgaon.

MAY
• Two-day, on-farm training on drip irrigation, organized by IDE, for the farmers of Goela, Ghaghas, Rangala Rajpur, Gumubihari and Khareda.
• Participated in Rural Asia 2005 conference and presented a paper on “Involving people in marketing of socio-economic development in rural areas.”
• The Sehgal Foundation received Special Consultative status with ECOSOC.
• Participated in PAN Asia 2005 Conference on Rural Marketing organized by BIMTECH.
• Youth of Ghaghas revived water spring. Integrated Watershed Management project started in Goela with technical assistance from ICRISAT.

JUNE
• Selection and training of second batch of Village Champions.
• Entrepreneurship training on skill enhancement for man.
• Jal Chetna Yatra (Water Awareness Campaign) organized.
• Self-employment workshop for women.
• Water committee from Jyotisar was brought on an exposure visit to Mewat model villages.
• Weather stations installed in Ghaghas, Goela and Agon to observe the rainfall, humidity, and temperature. This will help in planning a better crop calendar.
• Roof water harvesting structures installed in the schools of Ghaghas, Goela and Agon.
• Construction of Guler-wala check dam completed in Ghaghas.
• Organized a follow-up eye camp for patients who had undergone the surgery in May.

JULY
• Eye camp in collaboration with All India Institute of Medical Sciences was organized.
• Received “Bharat Samman” award from NRI Institute.
• Two-day, on-farm training on drip irrigation, organized by IDE, for the farmers of Ghaghas and Goela completed, students selected to nurture the plants.
• Introduced new crop, pearl millet, in Karheda, that can be grown in somewhat saline water.
• Two field workers received Fellowship from the Jamsetji Tata National Virtual Academy for Rural Prosperity.

AUGUST
• Collection of baseline data in four new villages completed.
• Trustee meeting held.
• Construction of a community center at Ghaghas completed.
• Water Management team provided technical assistance to Navjyoti Delhi Police Foundation on check dams.
• FLE Centers started in Notki, Dalabas, Khareda and Rangala Rajpur.
• Revived VCs, and started working with the schools in Rangala Rajpur and Agon.
• Celebrated Independence Day in Ghaghas and Goela.
• Training of Women’s Self Help Group in nursery raising of fruit trees.

SEPTEMBER
• Village Level Institution formed in Goela.
• Cricket match organized for the youth of Goela and Agon.
• Drawing competitions held for school children in Goela.
• A film made on the Foundation.
• Conducted health checkups for FLE girls in Ghaghas, Agon and Goela.
• Construction of Guler-wala check dam completed in Ghaghas.
• Organized a follow-up eye camp for patients who had undergone the surgery in May.

OCTOBER
• Village Level Institution formed in Goela.
• Late rhines constructed in FLE centers of Rangala, Notki and Karheda.
• Started embroidery training in Karheda.
• Training on Dari making for girls at Ghaghas FLE center.
• Organized an exposure visit to our villages for the delegates of APFRO’s “XII International Rainwater Catchment Systems Conference 2005.”

NOVEMBER
• Organized exposure visit for farmers, Project Implementation Team, and VCs on drip irrigation.
• Organized farmers meeting with Agriculture Development Officer in Ferozepur Jhirka.
• Participated in CII’s National Conclave, “Towards Millennium Development Goals on Health.”
• Organized a camp to test soil and water in Agon and Rangala Rajpur.
• Raised boundary wall of primary and middle schools of Agon. This will add security to the school infrastructure.

DECEMBER
• Started construction of Institute of Rural Research and Development, Gurgaon.
• Organized training on “Integrated Pest Management” in Ghaghas, with the Agriculture Development Officer.
• Provided science and math teachers for Goela school for a short term.
• Provided banches for students of Ghaghas, Rangala and Agon schools.
• Submitted applications to the Director General of Education and District Education Officer to fill the vacant teacher positions in all the model village schools.

Photo Courtesy: Peter B. Schottenfels and Tommaso Gomez, from Students of the World and Sehgal Foundation